

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): BUDAS, DALIUS		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Dale Remodeling and Construction, Inc.; DBA Dalius Painters, Inc.		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8574		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 1966 Loomes Avenue Downers Grove, IL <div style="text-align: right; font-size: small;">ZIP Code 60516</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Dupage		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>		
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input checked="" type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
BUDAS, DALIUS

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Gregory D. Bruno **November 30, 2009**
Signature of Attorney for Debtor(s) (Date)
Gregory D. Bruno

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
BUDAS, DALIUS

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ DALIUS BUDAS
Signature of Debtor **DALIUS BUDAS**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 30, 2009
Date

Signature of Attorney*

X /s/ Gregory D. Bruno
Signature of Attorney for Debtor(s)

Gregory D. Bruno
Printed Name of Attorney for Debtor(s)

Law Offices of Gregory D. Bruno
Firm Name
1807 N. Broadway
Melrose Park, IL 60160

Address

(708) 343-4544 Fax: (708) 343-4670
Telephone Number

November 30, 2009
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **DALIUS BUDAS**

Debtor(s)

Case No. _____

Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ DALIUS BUDAS
DALIUS BUDAS

Date: November 30, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **DALIUS BUDAS**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	185,500.00		
B - Personal Property	Yes	5	26,744.87		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		249,546.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,185.79	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		289,763.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	2			2,249.49
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,619.57
Total Number of Sheets of ALL Schedules		37			
Total Assets			212,244.87		
Total Liabilities				540,495.54	

United States Bankruptcy Court
Northern District of Illinois

In re **DALIUS BUDAS**,
Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,185.79
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,185.79

State the following:

Average Income (from Schedule I, Line 16)	2,249.49
Average Expenses (from Schedule J, Line 18)	4,619.57
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,249.49

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		43,590.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		1,185.79
4. Total from Schedule F		289,763.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		334,539.54

B6A (Official Form 6A) (12/07)

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single-family, three bedroom townhome, purchased in 2004, located at 1966 Loomes Avenue, Downers Grove, Illinois	Debtor is sole owner of record	H	185,500.00	229,090.00

Sub-Total > **185,500.00** (Total of this page)

Total > **185,500.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand Location: 1966 Loomes Avenue, Downers Grove IL	H	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account (business) Chase Bank, (f/k/a Washington Mutual), Downers Grove, IL	H	0.00
		Checking account (business) Chase Bank, (f/k/a Washington Mutual), Downers Grove, IL	H	0.00
		Checking account (personal) Chase Bank, Downers Grove, IL	H	100.00
		Checking account (business) Citibank, Downers Grove, IL	H	0.00
		Checking account (personal) Citibank, Downers Grove, IL	H	0.00
		Checking account (business) Charter One Bank, Westmont, IL	H	1.00
		Checking account (business) Charter One Bank, Westmont, IL	H	0.00
		Checking account (business) Fifth Third Bank, Naperville, IL	H	100.00
		Checking account (personal) Fifth Third Bank, Naperville, IL	H	100.00
		Checking account Charles Schwab Bank, Orlando, Florida	H	0.00
		Stock brokerage account Trade Station Securities, Plantation, Florida	H	2,118.86

Sub-Total > **2,469.86**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Stock brokerage account E*Trade Financial / E*Trade Clearing LLC, Merrifield, VA	H	0.01
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		One-half (1/2) of market value of misc. items of furniture co-owned with wife, to wit: TV, VCR, DVD player, sofa, end tables, bedroom sets, kitchen table & chairs, cookware, small appliances, stove, refrigerator, washer, dryer, computer & printer. Location: 1966 Loomes Avenue, Downers Grove IL	J	750.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. items of man's and children's clothing Location: 1966 Loomes Avenue, Downers Grove IL	H	1,500.00
7. Furs and jewelry.		Misc. items of man's jewelry, to wit: wedding ring, watch & neck chain Location: 1966 Loomes Avenue, Downers Grove IL	H	300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Sub-Total >				2,550.01
(Total of this page)				

Sheet 1 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% stock ownership interest in Dale Remodeling and Construction, Inc., an Illinois corporation, consisting of the business name and misc. hand tools, equipment & supplies used in Debtor's remodeling and construction business.	H	100.00
		100% stock ownership interest in Dalius Painters, Inc., an Illinois corporation, consisting of the business name and misc. equipment and supplies (brushes, rollers, ladders & tarps) used in Debtor's painting business. Location: 1966 Loomes Avenue, Downers Grove IL	H	200.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **300.00**
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **DALIUS BUDAS**, Debtor Case No. _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Chevrolet Express van; 205,000 miles; fair condition Location: 1966 Loomes Avenue, Downers Grove IL	H	250.00
		2007 Lexus RX-350 automobile; 68,000 miles; good condition Location: 1966 Loomes Avenue, Downers Grove IL	H	20,675.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Misc. tools, equipment and supplies used in Debtor's painting, remodeling and construction businesses Location: 1966 Loomes Avenue, Downers Grove IL	H	500.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > **21,425.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **DALIUS BUDAS**, Case No. _____
Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **26,744.87**
(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on hand Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account (personal) Chase Bank, Downers Grove, IL	735 ILCS 5/12-1001(b)	100.00	100.00
Checking account (business) Charter One Bank, Westmont, IL	735 ILCS 5/12-1001(b)	1.00	1.00
Checking account (business) Fifth Third Bank, Naperville, IL	735 ILCS 5/12-1001(b)	100.00	100.00
Checking account (personal) Fifth Third Bank, Naperville, IL	735 ILCS 5/12-1001(b)	100.00	100.00
Stock brokerage account Trade Station Securities, Plantation, Florida	735 ILCS 5/12-1001(b)	2,049.00	2,118.86
Stock brokerage account E*Trade Financial / E*Trade Clearing LLC, Merrifield, VA	735 ILCS 5/12-1001(b)	0.01	0.01
Household Goods and Furnishings			
One-half (1/2) of market value of misc. items of furniture co-owned with wife, to wit: TV, VCR, DVD player, sofa, end tables, bedroom sets, kitchen table & chairs, cookware, small appliances, stove, refrigerator, washer, dryer, computer & printer. Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel			
Misc. items of man's and children's clothing Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(a)	1,500.00	1,500.00
Furs and Jewelry			
Misc. items of man's jewelry, to wit: wedding ring, watch & neck chain Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(b)	300.00	300.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Stock and Interests in Businesses</u>			
100% stock ownership interest in Dale Remodeling and Construction, Inc., an Illinois corporation, consisting of the business name and misc. hand tools, equipment & supplies used in Debtor's remodeling and construction business.	735 ILCS 5/12-1001(b)	100.00	100.00
100% stock ownership interest in Dalius Painters, Inc., an Illinois corporation, consisting of the business name and misc. equipment and supplies (brushes, rollers, ladders & tarps) used in Debtor's painting business. Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(b)	200.00	200.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2000 Chevrolet Express van; 205,000 miles; fair condition Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(b)	250.00	250.00
2007 Lexus RX-350 automobile; 68,000 miles; good condition Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(c)	219.00	20,675.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Misc. tools, equipment and supplies used in Debtor's painting, remodeling and construction businesses Location: 1966 Loomes Avenue, Downers Grove IL	735 ILCS 5/12-1001(d)	500.00	500.00

Total: **6,219.01** **26,744.87**

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6100548-2712081674			Opened 4/14/06 Last Active 7/01/09 second mortgage / home equity line of credit Single-family, three bedroom townhome, purchased in 2004, located at 1966 Loomes Avenue, Downers Grove, Illinois					
Citibank, N.A. Citibank, FSB P.O. Box 790110 Saint Louis, MO 63179	-		Value \$ 185,500.00				64,305.00	43,590.00
Account No. 0628693145			Opened 4/09/03 Last Active 4/01/09 first mortgage Single-family, three bedroom townhome, purchased in 2004, located at 1966 Loomes Avenue, Downers Grove, Illinois					
JPMorgan Chase Bank, NA f/k/a Washington Mutual Bank, FA P.O. Box 9001123 Louisville, KY 40290	-		Value \$ 185,500.00				164,785.00	0.00
Account No.			Codilis & Associates, P.C. 15W030 N. Frontage Road Burr Ridge, IL 60527					
Representing: JPMorgan Chase Bank, NA			Value \$					
Account No. 70400464002060001			Opened 11/15/06 Last Active 9/25/09 auto loan 2007 Lexus RX-350 automobile; 68,000 miles; good condition Location: 1966 Loomes Avenue, Downers Grove IL					
Toyota Motor Credit 1111 W 22nd St., Ste. 420 Oak Brook, IL 60523	-		Value \$ 20,675.00				20,456.00	0.00
Subtotal (Total of this page)							249,546.00	43,590.00
Total (Report on Summary of Schedules)							249,546.00	43,590.00

0 continuation sheets attached

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **DALIUS BUDAS**,
Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. account ending in 8574			tax period ending 12-31-2007					
Internal Revenue Service United States Treasury Cincinnati, OH 45999	X	H	Claim for unpaid Form 1040 income taxes, interest, late fees and other penalties and charges				1,185.79	
							1,185.79	0.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

1,185.79	1,185.79	0.00
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Total
(Report on Summary of Schedules)

1,185.79	1,185.79	0.00
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B6F (Official Form 6F) (12/07)

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5584180005264166 Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101	X	H	Opened 5/24/06 Last Active 5/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				23,815.00
Account No. Ajala, Dare c/o Law Offices of R.S. Kohn, Ltd. 425 W. Surf Street, Ste. 917 Chicago, IL 60657	X	H	on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4700 Arbor Drive, Rolling Meadows, IL		X		Unknown
Account No. 9 11 370111 01/31 Allstate Indemnity Company c/o Mark Van Zeelt 340 W. Butterfield Elmhurst, IL 60126	-		2005 - 2006 Claim for insurance premiums				589.00
Account No. 3727-346892-92005 American Express Box 0001 Los Angeles, CA 90096	X	H	Opened 6/09/07 Last Active 2/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				10,835.00
Subtotal (Total of this page)							35,239.00

17 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: American Express		GC Services Limited Partnership Collection Agency Division 6330 Gulfton Houston, TX 77081				
Account No. -058471488015397683 American Express Box 0001 Los Angeles, CA 90096		H Opened 7/01/00 Last Active 3/01/04 Credit account				0.00
Account No. 12xd0919030000 American Family Insurance Group American Family Mutual Ins. Co. 6000 American Parkway Madison, WI 53783	X	H on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown
Account No. Aura Construction Corporation 8967 W. 91st Place Hickory Hills, IL 60457		H on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown
Account No. Representing: Aura Construction Corporation		Audrius Prismantas Registered Agent 8967 W. 91st Place Hickory Hills, IL 60457				
Sheet no. 1 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 514021800776						
Barclays Bank Delaware 125 S. West Street Wilmington, DE 19801	H	Opened 3/15/07 Last Active 6/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				1,064.00
Account No.						
Beverly Glen Homeowners' Associatio P.O. Box 426 Downers Grove, IL 60515	H	2008 - 2009 Claim for overdue assessments, fees, costs, late charges & penalties.				1,029.00
Account No.						
Representing: Beverly Glen Homeowners' Associatio		Dan Walker, Jr. Registered agent &/or agent 211 W. Chicago Avenue, #118 Hinsdale, IL 60521				
Account No.						
Representing: Beverly Glen Homeowners' Associatio		Jerry Garner 1959 Loomes Avenue Downers Grove, IL 60516				
Account No.						
Beverly Glen Townhomes P.O. Box 426 Downers Grove, IL 60515	H	2008 - 2009 Claim for overdue assessments, fees, costs, late charges & penalties.				1,029.00
Sheet no. 2 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						3,122.00

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Beverly Glen Townhomes		Dan Walker, Jr. Registered agent &/or agent 211 W. Chicago Avenue, #118 Hinsdale, IL 60521				
Account No. 4115-0726-2656-1503 Capital One Capital One Bank (USA), N.A. P.O. Box 30281 Salt Lake City, UT 84130		Credit account				Unknown
Account No. 4246-3151-5001-8578 Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850	X	Opened 11/28/07 Last Active 5/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				16,258.00
Account No. 418581178166 Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850		Opened 10/30/08 Last Active 6/12/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				5,755.00
Account No. 541822399775 Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850		Opened 9/29/08 Last Active 5/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				4,445.00
Sheet no. 3 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						26,458.00

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 403115120056	H	Opened 2/10/00 Last Active 11/17/03 Credit account				0.00
Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850						
Account No. 426688006554	H	Opened 2/11/04 Last Active 11/08/05 Credit account				0.00
Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850						
Account No. 00450673062800	X H	2005 - 2009 Claim for balance due on line of credit				40,735.44
Chase / Chase Bank USA, N.A. JPMorgan Chase Bank, N.A. P.O. Box 9001022 Louisville, KY 40290						
Account No.		JPMorgan Chase Bank 201 N. Central Avenue, Floor 17 Phoenix, AZ 85004				
Representing: Chase / Chase Bank USA, N.A.						
Account No. 000003401758939	X H	2009 Claim for account overdraft				469.78
Chase / Chase Bank USA, N.A. JPMorgan Chase Bank, NA P.O. Box 260180 Baton Rouge, LA 70826						
Sheet no. 4 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			41,205.22

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: Chase / Chase Bank USA, N.A.		Integrity Financial Partners, Inc. P.O. Box 11530 Overland Park, KS 66207				
Account No. 111000001804235538 Chase / Chase Bank USA, N.A. National Payment Services P.O. Box 182223, Dept. OH1-1272 Columbus, OH 43218	X	2009 Claim for account overdraft				763.44
Account No. 111000001963985157 Chase / Chase Bank USA, N.A. National Payment Services P.O. Box 182223, Dept. OH1-1272 Columbus, OH 43218	H	2009 Claim for account overdraft				234.96
Account No. account ending in 1238 Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850	H	Credit account				Unknown
Account No. 6219 9333 2013 5565 CIT Bank 2180 S. 1300 East, Ste. 250 Salt Lake City, UT 84106	H	2007 - 2009 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				4,745.33
Sheet no. 5 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,743.73

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1880428 Citgo c/o Hunter Warfield 3111 W. Dr. Martin King Blvd., #200 Tampa, FL 33607	X	H	2007 - 2009 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				760.50
Account No. 920636505 Citi / Citibank N.A. Citibank Credit Services, Inc (USA) P.O. Box 92350 Albuquerque, NM 87199			Opened 5/01/08 Last Active 5/04/09 Claim for checking account line of credit				1,700.00
Account No. 6035 3200 7691 5287 Citibank (South Dakota), N.A. Citibank Credit Services, Inc (USA) P.O. Box 653095 Dallas, TX 75265	X	H	2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				23,058.37
Account No. 5588 8000 0661 7536 Citibank (South Dakota), N.A. Business Rewards MasterCard P.O. Box 6925 The Lakes, NV 88901			2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				8,259.61
Account No. 800750873 Citibank N.A. P.O. Box 87126 Chicago, IL 60680	X	H	2009 Claim for account overdraft				32.45
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 33,810.93

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6011-0076-6031-3072		H	Opened 4/16/01 Last Active 7/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				7,458.00
Discover Card / Discover Bank Discover Financial Services LLC P.O. Box 3008 New Albany, OH 43054							
Account No. 4037660008006587		H	Opened 5/01/08 Last Active 4/06/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				4,988.00
Elan Financial Service 777 E Wisconsin Ave Milwaukee, WI 53202							
Account No. 5178007919109348		H	Opened 8/03/09 Last Active 10/04/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				161.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104							
Account No. 7982131140299475	X	H	2005 - 2008 Credit account				Unknown
GE Capital Financial Inc. P.O. Box 103104 Roswell, GA 30076							
Account No. 821 3114 029947 5	X	H	2005 - 2008 Misc. purchases of merchandise, supplies and materials on credit				9,627.22
GE Money Bank / Lowe's Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076							
Sheet no. 7 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							22,234.22

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5567356024932105	X	H	Opened 12/13/07 Last Active 3/16/09 Misc. purchases of merchandise, supplies and materials on credit				3,399.00
GreenSky Trade Credit P.O. Box 724907 Atlanta, GA 31139							
Account No. 01-10169248		H	Opened 8/11/03 Last Active 8/01/03 Credit account				0.00
HFC P.O. Box 3425 Buffalo, NY 14240							
Account No. 6004-3001-0104-2221		H	Opened 5/31/03 Last Active 5/01/09 Misc. purchases of merchandise, supplies and materials on credit				3,676.00
HSBC / Menards HSBC Retail Services P.O. Box 17602 Baltimore, MD 21297							
Account No. 169601-1113347307		H	Opened 2/13/02 Last Active 11/16/03 Charge Account				0.00
HSBC / Best Buy P.O. Box 15519 Wilmington, DE 19850							
Account No. 1101365201		H	Opened 3/30/01 Last Active 7/17/02 Charge Account				0.00
HSBC / Carson's P.O. Box 15521 Wilmington, DE 19805							
Sheet no. 8 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							7,075.00

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 1-1900000749	H	Opened 7/01/00 Last Active 11/01/00 Charge Account				0.00	
HSBC / HSBC Retail Services P.O.15521 Wilmington, DE 19805							
Account No. 60660110008	H	Opened 7/01/00 Charge Account				0.00	
HSBC / HSBC Retail Services P.O. 15521 Wilmington, DE 19805							
Account No. 1-1106786784	H	Opened 7/01/01 Last Active 2/01/02 Credit account				Unknown	
HSBC / HSBC Retail Services P.O. 978 Wood Dale, IL 60191							
Account No. 541601106786784	H	Opened 7/25/01 Last Active 7/29/02 Charge Account				0.00	
HSBC / Mitsu 90 Christiana Road New Castle, DE 19720							
Account No. 545800124461	H	Opened 7/10/01 Last Active 11/01/03 Credit account				0.00	
HSBC Bank P.O. Box 5253 Carol Stream, IL 60197							
Sheet no. 9 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 6004-3002-0076-3511	X	H	2006 - 2008 Misc. purchases of merchandise, supplies and materials on credit				3,668.66	
HSBC Business Solutions P.O. Box 5219 Carol Stream, IL 60197								
Account No. Claim No. 52641SG	X	H	on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown	
Indian Harbor Insurance Company 70 Seaview Avenue, Ste. 7 Stamford, CT 06902								
Account No.			Foran Glennon Palendech & Ponzi 150 S. Wacker Drive, Ste. 1100 Chicago, IL 60606					
Representing: Indian Harbor Insurance Company								
Account No.	H		on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown	
IR Design Elements, Inc. 5950 Oakwood Drive 5M Lisle, IL 60532								
Account No.			Irenijus Virsila Registered Agent 5950 Oakwood Drive 5M Lisle, IL 60532					
Representing: IR Design Elements, Inc.								
Sheet no. <u>10</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	3,668.66

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1211-71621 J.C. Licht / Epco 24196 Network Place Chicago, IL 60673		2009 Misc. purchases of merchandise, supplies and materials on credit				3,823.72
Account No. XXXXX0673062800 JPMorgan Chase Bank AZ1-1004 201 N. Central Avenue, Floor 17 Phoenix, AZ 85004	X	2005 - 2009 Claim for balance due on line of credit				39,460.32
Account No. 0628693145 JPMorgan Chase Bank, NA c/o Washington Mutual Bank, FA P.O. Box 9001123 Louisville, KY 40290		Opened 4/09/03 Last Active 4/01/09 Claim for deficiency balance due on first mortgage				Unknown
Account No. Representing: JPMorgan Chase Bank, NA		Codilis & Associates, P.C. 15W030 N. Frontage Road Burr Ridge, IL 60527				
Account No. 5140-2180-0776-6163 Juniper Card Services P.O. Box 13337 Philadelphia, PA 19101		2008 - 2009 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				860.30
Sheet no. 11 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 44,144.34

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			on or about 5/7/2009				Unknown
Liberty Mutual Insurance Company 175 Berkeley Street Boston, MA 02116	X	H	All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		
Account No. 821 3114 029947 5			2007 - 2009				9,627.22
Lowe's Commercial Services Lowe's Business Account P.O. Box 530970 Atlanta, GA 30353	X	H	Misc. purchases of merchandise, supplies and materials on credit				
Account No. 6219 9333 2013 5565			2007 - 2009				4,745.33
MacMall Preferred Account P.O. Box 105658 Atlanta, GA 30348		H	Misc. purchases of merchandise, supplies and materials on credit				
Account No. 6004-3001-0104-2221			Opened 5/31/03 Last Active 5/01/09				3,675.55
Menards c/o HSBC Retail Services P.O. Box 17602 Baltimore, MD 21297		H	Misc. purchases of merchandise, supplies and materials on credit				
Account No. 6004-3002-0076-3511			2007 - 2009				3,668.66
Menards c/o HSBC Business Solutions P.O. Box 5219 Carol Stream, IL 60197	X	H	Misc. purchases of merchandise, supplies and materials on credit				
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page)							21,716.76

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 827470						
Nicor Gas 1844 Ferry Road Naperville, IL 60563		H				Unknown
Account No. 6011656205029716						
Office Depot / Citibank SD 811 East 10th Street Sioux Falls, SD 57103		H				0.00
Account No.						
Olukemi, Adeyemo c/o Law Offices of R.S. Kohn, Ltd. 425 W. Surf Street, Ste. 917 Chicago, IL 60657		X H		X		Unknown
Account No. 10702958						
Oreck Direct, LLC Oreck Financial Services, LLC 565 Mariott Drive, Ste. 300 Nashville, TN 37214		H				65.52
Account No.						
Representing: Oreck Direct, LLC						
Sheet no. 13 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						65.52

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. PARENT-8321392	X	H	2009 Misc. purchases of merchandise, supplies and materials on credit				2,108.64	
PPG Architectural Finishes, Inc. 5500 Corporate Way Suite 500 Pittsburgh, PA 15237								
Account No.		H	on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown	
Prismantas, Audrius 8967 W. 91st Place Hickory Hills, IL 60457								
Account No. 0700741729		H	Opened 2/01/00 Last Active 11/01/01 Credit account				0.00	
Providian P.O. Box 9007 Pleasanton, CA 94566								
Account No. 0900426337		H	Opened 2/01/00 Last Active 8/01/00 Credit account				Unknown	
Providian P.O. Box 9007 Pleasanton, CA 94566								
Account No. 115012458		H	Opened 2/15/02 Last Active 8/20/03 Charge Account				0.00	
Sears / Citibank SD P.O. Box 6189 Sioux Falls, SD 57117								
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,108.64

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 517332383	H	Opened 2/29/00 Last Active 10/01/01 Credit account				0.00
Shell / Citibank SD P.O. Box 6497 Sioux Falls, SD 57117						
Account No. 6749-5324-5	X H	2009 Misc. purchases of merchandise, supplies and materials on credit				7,233.16
Sherwin Williams Company 1510 W. 55th Street La Grange, IL 60525						
Account No.		CST Company P.O. Box 33127 Louisville, KY 40232				
Representing: Sherwin Williams Company						
Account No.		Stein & Rotman 105 W. Madison Street Chicago, IL 60602				
Representing: Sherwin Williams Company						
Account No. 6035320076915287	H	Opened 2/16/02 Last Active 6/07/09 Misc. purchases of merchandise, supplies and materials on credit				23,711.00
The Home Depot Home Depot Credit Services Processing Center Des Moines, IA 50364						
Sheet no. 15 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			30,944.16

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5588 8000 0661 7536							
The Home Depot Home Depot Credit Services P.O. Box 6925 The Lakes, NV 88901	X	H	2006 - 2008 Misc. purchases of merchandise, supplies and materials on credit				8,259.61
Account No. 09 WC 23585							
Virсила, Irenijus 5950 Oakwood Drive, 5M Lisle, IL 60532	X	H	on or about 5/7/2009 Workers' compensation claim for personal injuries, losses and damages, and/or all other claims, against Debtor, arising from fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown
Account No.							
Representing: Virсила, Irenijus			Corboy & Demetrio 33 N. Dearborn Street Chicago, IL 60602				
Account No.							
Representing: Virсила, Irenijus			Cronin, Peters & Cook 221 N. LaSalle Street, Ste. 1454 Chicago, IL 60601				
Account No. 111000001963985157							
WAMU / Chase Bank P.O. Box 182223 Dept. OH1-1272 Columbus, OH 43218		H	2008 - 2009 Claim for balance due on account				234.96
Sheet no. 16 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							8,494.57

B6F (Official Form 6F) (12/07) - Cont.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5856370690442968 WFNNB / Room Place WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		H Opened 12/07/07 Last Active 10/01/09 Charge Account				3,733.00	
Account No. Claim No. 52641SG XL Specialty Insurance Company XL Capital Ltd. 100 Constitution Plaza, 17th Floor Hartford, CT 06103	X	H on or about 5/7/2009 All claims against Debtor for losses and damages incurred in fire at 12 Oaks Woodfield Gardens located at 4708 Arbor Drive, Rolling Meadows, IL		X		Unknown	
Account No. Representing: XL Specialty Insurance Company		Foran Glennon Palendech & Ponzi 150 S. Wacker Drive, Ste. 1100 Chicago, IL 60606					
Account No. 							
Account No. 							
Sheet no. 17 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 3,733.00
Total (Report on Summary of Schedules)							289,763.75

B6G (Official Form 6G) (12/07)

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **DALIUS BUDAS**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Indian Harbor Insurance Company 70 Seaview Avenue, Ste. 7 Stamford, CT 06902
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	XL Specialty Insurance Company XL Capital Ltd. 100 Constitution Plaza, 17th Floor Hartford, CT 06103
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Liberty Mutual Insurance Company 175 Berkeley Street Boston, MA 02116
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Virсила, Irenijus 5950 Oakwood Drive, 5M Lisle, IL 60532
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	American Family Insurance Group American Family Mutual Ins. Co. 6000 American Parkway Madison, WI 53783
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	American Express Box 0001 Los Angeles, CA 90096
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Chase / Chase Bank USA, N.A. JPMorgan Chase Bank, N.A. P.O. Box 9001022 Louisville, KY 40290
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Chase / Chase Bank USA, N.A. JPMorgan Chase Bank, NA P.O. Box 260180 Baton Rouge, LA 70826
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Chase / Chase Bank USA, N.A. P.O. Box 15298 Wilmington, DE 19850

In re **DALIUS BUDAS**, Case No. _____
Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Chase / Chase Bank USA, N.A. National Payment Services P.O. Box 182223, Dept. OH1-1272 Columbus, OH 43218
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Citgo c/o Hunter Warfield 3111 W. Dr. Martin King Blvd., #200 Tampa, FL 33607
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Citibank (South Dakota), N.A. Business Rewards MasterCard P.O. Box 6925 The Lakes, NV 88901
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Citibank N.A. P.O. Box 87126 Chicago, IL 60680
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	GE Money Bank / Lowe's Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	GE Capital Financial Inc. P.O. Box 103104 Roswell, GA 30076
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	GreenSky Trade Credit P.O. Box 724907 Atlanta, GA 31139
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	The Home Depot Home Depot Credit Services P.O. Box 6925 The Lakes, NV 88901
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	HSBC Business Solutions P.O. Box 5219 Carol Stream, IL 60197
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	JPMorgan Chase Bank AZ1-1004 201 N. Central Avenue, Floor 17 Phoenix, AZ 85004
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Lowe's Commercial Services Lowe's Business Account P.O. Box 530970 Atlanta, GA 30353

In re **DALIUS BUDAS**, Case No. _____
Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Menards c/o HSBC Business Solutions P.O. Box 5219 Carol Stream, IL 60197
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	PPG Architectural Finishes, Inc. 5500 Corporate Way Suite 500 Pittsburgh, PA 15237
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Sherwin Williams Company 1510 W. 55th Street La Grange, IL 60525
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Olukemi, Adeyemo c/o Law Offices of R.S. Kohn, Ltd. 425 W. Surf Street, Ste. 917 Chicago, IL 60657
Dalius Painters, Inc. 1966 Loomes Avenue Downers Grove, IL 60516	Ajala, Dare c/o Law Offices of R.S. Kohn, Ltd. 425 W. Surf Street, Ste. 917 Chicago, IL 60657
Laura Saladziute 1966 Loomes Avenue Downers Grove, IL 60516	Internal Revenue Service United States Treasury Cincinnati, OH 45999

Debtor(s)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR		SPOUSE	
\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>

\$ 0.00 \$ 0.00

\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

\$	<u>2,249.49</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>

\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>
\$	<u>0.00</u>	\$	<u>0.00</u>

\$	2,249.49	\$	0.00
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\$ 2,249.49 \$ 0.00

\$ 2,249.49

ary of Schedules and, if applicable, on

of Certain Liabilities and Related Data)

wing the filing of this document:

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07)

In re **DALIUS BUDAS** Debtor(s) Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment for Additional Employment Information

Debtor	
Occupation	self-employed remodeler
Name of Employer	Dale Remodeling & Construction, Inc.
How long employed	7 months
Address of Employer	1966 Loomes Avenue Downers Grove, IL 60516

Case No.

- | | | |
|--|----|------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>2,249.49</u> |
| b. Average monthly expenses from Line 18 above | \$ | <u>4,619.57</u> |
| c. Monthly net income (a. minus b.) | \$ | <u>-2,370.08</u> |

B6J (Official Form 6J) (12/07)

In re **DALIUS BUDAS**

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

<u>Garbage removal</u>	\$	<u>20.00</u>
<u>Cable TV & internet service</u>	\$	<u>65.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>85.00</u>

United States Bankruptcy Court
Northern District of Illinois

In re **DALIUS BUDAS**
Debtor(s)

Case No. _____
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
39 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 30, 2009**

Signature **/s/ DALIUS BUDAS**
DALIUS BUDAS
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of Illinois**

In re **DALIUS BUDAS**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,800.00	2008: Debtor Self-Employment Income
\$14,950.00	2007: Debtor Self-Employment Income
\$5,174.00	2008: Wife Employment Income
\$4,203.00	2007: Wife Employment Income
\$19,729.26	2009 YTD: Husband Self-Employment Income

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Toyota Motor Credit 1111 W 22nd St., Ste. 420 Oak Brook, IL 60523	auto loan payments for September, October & November, 2009	\$2,451.00	\$20,456.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
JPMorgan Chase Bank, National Association vs. Dalius Budas, et. al. Case No. 2009 CH 002894	Debtor is a Defendant in a mortgage foreclosure lawsuit claiming a deficiency, if applicable, for mortgage principal, interest, fees & costs; see Schedules D & F	Circuit Court for the 18th Judicial District, Wheaton, DuPage County, Illinois	Pending and unresolved

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Gregory D. Bruno 1807 N. Broadway Melrose Park, IL 60160	November 17, 2009	\$1,834.00 was paid for attorney's fees and filing costs for legal representation in Chapter 7 bankruptcy.

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Dale Remodeling and Construction, Inc.	27-0170917	1966 Loomes Avenue Downers Grove, IL 60516	remodeling and construction business	4/28/2009 to present
Dalius Painters, Inc.	20-3209366	1966 Loomes Avenue Downers Grove, IL 60516	residential and commercial painting business	3/25/2004 to present

None
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
☒

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None
☒

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None
☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Dalius Budas	1966 Loomes Avenue Downers Grove, IL 60516

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY
November, 2009

INVENTORY SUPERVISOR
Dalius Budas

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)
\$350.00, consisting of business name and misc. hand tools, equipment and supplies used in Debtor's remodeling and construction business, at fair market value; and \$450.00, consisting of the business name and misc. equipment and supplies (brushes, rollers, ladders & tarps) used in Debtor's painting business, at fair market value

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY
November, 2009

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
**Dalius Budas
1966 Loomes Avenue
Downers Grove, IL 60516**

21 . Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **November 30, 2009**

Signature **/s/ DALIUS BUDAS**
DALIUS BUDAS
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **DALIUS BUDAS**

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Citibank, N.A.	Describe Property Securing Debt: Single-family, three bedroom townhome, purchased in 2004, located at 1966 Loomes Avenue, Downers Grove, Illinois
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will retain collateral and continue to make regular payments.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: JPMorgan Chase Bank, NA	Describe Property Securing Debt: Single-family, three bedroom townhome, purchased in 2004, located at 1966 Loomes Avenue, Downers Grove, Illinois
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor will retain collateral and continue to make regular payments.</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Page 2

Property No. 3	
Creditor's Name: Toyota Motor Credit	Describe Property Securing Debt: 2007 Lexus RX-350 automobile; 68,000 miles; good condition Location: 1966 Loomes Avenue, Downers Grove IL
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date November 30, 2009

Signature /s/ DALIUS BUDAS
DALIUS BUDAS
Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **DALIUS BUDAS**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,535.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,535.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ **299.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **November 30, 2009**

/s/ Gregory D. Bruno

**Gregory D. Bruno
 Law Offices of Gregory D. Bruno
 1807 N. Broadway
 Melrose Park, IL 60160
 (708) 343-4544 Fax: (708) 343-4670**

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in

installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory D. Bruno
Printed Name of Attorney
Address:
1807 N. Broadway
Melrose Park, IL 60160
(708) 343-4544

X /s/ Gregory D. Bruno November 30, 2009
Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

DALIUS BUDAS
Printed Name(s) of Debtor(s)

X /s/ DALIUS BUDAS November 30, 2009
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **DALIUS BUDAS**

Debtor(s)

Case No. _____

Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **119**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **November 30, 2009**

/s/ DALIUS BUDAS

DALIUS BUDAS

Signature of Debtor

Advanta Bank Corp
P.O. Box 8088
Philadelphia, PA 19101

Ajala, Dare
c/o Law Offices of R.S. Kohn, Ltd.
425 W. Surf Street, Ste. 917
Chicago, IL 60657

Allstate Indemnity Company
c/o Mark Van Zeelt
340 W. Butterfield
Elmhurst, IL 60126

Alpat Company, Inc.
P.O. Box 1689
Slidell, LA 70459

American Express
Box 0001
Los Angeles, CA 90096

American Express
Box 0001
Los Angeles, CA 90096

American Family Insurance Group
American Family Mutual Ins. Co.
6000 American Parkway
Madison, WI 53783

Audrius Prismantas
Registered Agent
8967 W. 91st Place
Hickory Hills, IL 60457

Aura Construction Corporation
8967 W. 91st Place
Hickory Hills, IL 60457

Barclays Bank Delaware
125 S. West Street
Wilmington, DE 19801

Beverly Glen Homeowners' Associatio
P.O. Box 426
Downers Grove, IL 60515

Beverly Glen Townhomes
P.O. Box 426
Downers Grove, IL 60515

Capital One
Capital One Bank (USA), N.A.
P.O. Box 30281
Salt Lake City, UT 84130

Chase / Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

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P.O. Box 15298
Wilmington, DE 19850

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P.O. Box 15298
Wilmington, DE 19850

Chase / Chase Bank USA, N.A.
JPMorgan Chase Bank, N.A.
P.O. Box 9001022
Louisville, KY 40290

Chase / Chase Bank USA, N.A.
JPMorgan Chase Bank, NA
P.O. Box 260180
Baton Rouge, LA 70826

Chase / Chase Bank USA, N.A.
National Payment Services
P.O. Box 182223, Dept. OH1-1272
Columbus, OH 43218

Chase / Chase Bank USA, N.A.
National Payment Services
P.O. Box 182223, Dept. OH1-1272
Columbus, OH 43218

Chase / Chase Bank USA, N.A.
P.O. Box 15298
Wilmington, DE 19850

CIT Bank
2180 S. 1300 East, Ste. 250
Salt Lake City, UT 84106

Citgo
c/o Hunter Warfield
3111 W. Dr. Martin King Blvd., #200
Tampa, FL 33607

Citi / Citibank N.A.
Citibank Credit Services, Inc (USA)
P.O. Box 92350
Albuquerque, NM 87199

Citibank (South Dakota), N.A.
Citibank Credit Services, Inc (USA)
P.O. Box 653095
Dallas, TX 75265

Citibank (South Dakota), N.A.
Business Rewards MasterCard
P.O. Box 6925
The Lakes, NV 88901

Citibank N.A.
P.O. Box 87126
Chicago, IL 60680

Citibank, N.A.
Citibank, FSB
P.O. Box 790110
Saint Louis, MO 63179

Codilis & Associates, P.C.
15W030 N. Frontage Road
Burr Ridge, IL 60527

Codilis & Associates, P.C.
15W030 N. Frontage Road
Burr Ridge, IL 60527

Corboy & Demetrio
33 N. Dearborn Street
Chicago, IL 60602

Cronin, Peters & Cook
221 N. LaSalle Street, Ste. 1454
Chicago, IL 60601

CST Company
P.O. Box 33127
Louisville, KY 40232

Dalius Painters, Inc.
1966 Loomes Avenue
Downers Grove, IL 60516

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Downers Grove, IL 60516

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Downers Grove, IL 60516

Dalius Painters, Inc.
1966 Loomes Avenue
Downers Grove, IL 60516

Dan Walker, Jr.
Registered agent &/or agent
211 W. Chicago Avenue, #118
Hinsdale, IL 60521

Dan Walker, Jr.
Registered agent &/or agent
211 W. Chicago Avenue, #118
Hinsdale, IL 60521

Discover Card / Discover Bank
Discover Financial Services LLC
P.O. Box 3008
New Albany, OH 43054

Elan Financial Service
777 E Wisconsin Ave
Milwaukee, WI 53202

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

Foran Glennon Palendech & Ponzi
150 S. Wacker Drive, Ste. 1100
Chicago, IL 60606

Foran Glennon Palendech & Ponzi
150 S. Wacker Drive, Ste. 1100
Chicago, IL 60606

GC Services Limited Partnership
Collection Agency Division
6330 Gulfton
Houston, TX 77081

GE Capital Financial Inc.
P.O. Box 103104
Roswell, GA 30076

GE Money Bank / Lowe's
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

GreenSky Trade Credit
P.O. Box 724907
Atlanta, GA 31139

HFC
P.O. Box 3425
Buffalo, NY 14240

HSBC / Menards
HSBC Retail Services
P.O. Box 17602
Baltimore, MD 21297

HSBC / Best Buy
P.O. Box 15519
Wilmington, DE 19850

HSBC / Carson's
P.O. Box 15521
Wilmington, DE 19805

HSBC / HSBC Retail Services
P.O. 15521
Wilmington, DE 19805

HSBC / HSBC Retail Services
P.O. 15521
Wilmington, DE 19805

HSBC / HSBC Retail Services
P.O. 978
Wood Dale, IL 60191

HSBC / Mitsu
90 Christiana Road
New Castle, DE 19720

HSBC Bank
P.O. Box 5253
Carol Stream, IL 60197

HSBC Business Solutions
P.O. Box 5219
Carol Stream, IL 60197

Indian Harbor Insurance Company
70 Seaview Avenue, Ste. 7
Stamford, CT 06902

Integrity Financial Partners, Inc.
P.O. Box 11530
Overland Park, KS 66207

Internal Revenue Service
United States Treasury
Cincinnati, OH 45999

IR Design Elements, Inc.
5950 Oakwood Drive 5M
Lisle, IL 60532

Irenijus Virsila
Registered Agent
5950 Oakwood Drive 5M
Lisle, IL 60532

J.C. Licht / Epco
24196 Network Place
Chicago, IL 60673

Jerry Garner
1959 Loomes Avenue
Downers Grove, IL 60516

JPMorgan Chase Bank
AZ1-1004
201 N. Central Avenue, Floor 17
Phoenix, AZ 85004

JPMorgan Chase Bank
201 N. Central Avenue, Floor 17
Phoenix, AZ 85004

JPMorgan Chase Bank, NA
f/k/a Washington Mutual Bank, FA
P.O. Box 9001123
Louisville, KY 40290

JPMorgan Chase Bank, NA
c/o Washington Mutual Bank, FA
P.O. Box 9001123
Louisville, KY 40290

Juniper
Card Services
P.O. Box 13337
Philadelphia, PA 19101

Laura Saladziute
1966 Loomes Avenue
Downers Grove, IL 60516

Liberty Mutual Insurance Company
175 Berkeley Street
Boston, MA 02116

Lowe's Commercial Services
Lowe's Business Account
P.O. Box 530970
Atlanta, GA 30353

MacMall Preferred Account
P.O. Box 105658
Atlanta, GA 30348

Menards
c/o HSBC Retail Services
P.O. Box 17602
Baltimore, MD 21297

Menards
c/o HSBC Business Solutions
P.O. Box 5219
Carol Stream, IL 60197

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

Office Depot / Citibank SD
811 East 10th Street
Sioux Falls, SD 57103

Olukemi, Adeyemo
c/o Law Offices of R.S. Kohn, Ltd.
425 W. Surf Street, Ste. 917
Chicago, IL 60657

Oreck Direct, LLC
Oreck Financial Services, LLC
565 Mariott Drive, Ste. 300
Nashville, TN 37214

PPG Architectural Finishes, Inc.
5500 Corporate Way
Suite 500
Pittsburgh, PA 15237

Prismantas, Audrius
8967 W. 91st Place
Hickory Hills, IL 60457

Providian
P.O. Box 9007
Pleasanton, CA 94566

Providian
P.O. Box 9007
Pleasanton, CA 94566

Sears / Citibank SD
P.O. Box 6189
Sioux Falls, SD 57117

Shell / Citibank SD
P.O. Box 6497
Sioux Falls, SD 57117

Sherwin Williams Company
1510 W. 55th Street
La Grange, IL 60525

Stein & Rotman
105 W. Madison Street
Chicago, IL 60602

The Home Depot
Home Depot Credit Services
Processing Center
Des Moines, IA 50364

The Home Depot
Home Depot Credit Services
P.O. Box 6925
The Lakes, NV 88901

Toyota Motor Credit
1111 W 22nd St., Ste. 420
Oak Brook, IL 60523

Virсила, Irenijus
5950 Oakwood Drive, 5M
Lisle, IL 60532

WAMU / Chase Bank
P.O. Box 182223
Dept. OH1-1272
Columbus, OH 43218

WFNNB / Room Place
WFNNB - Bankruptcy Department
P.O. Box 182125
Columbus, OH 43218

XL Specialty Insurance Company
XL Capital Ltd.
100 Constitution Plaza, 17th Floor
Hartford, CT 06103